

DOCUMENT RESUME

ED 187 534

SO 012 618

TITLE Consumer Education: It's a Basic.
 INSTITUTION National Association of Secondary School Principals, Reston, Va.
 PUB DATE Mar 80
 NOTE 13p.
 AVAILABLE FROM National Association of Secondary School Principals, 1904 Association Drive, Reston, VA 22091 (\$0.50 single copies, quantity discounts available).
 JOURNAL CIT NASSP Curriculum Report: v9 n4 Mar 1980
 EDRS PRICE MF01 Plus Postage. PC Not Available from EDRS.
 DESCRIPTORS *Consumer Education; Curriculum Development; *Economics Education; Educational Objectives; Organizations (Groups); Program Descriptions; Secondary Education; State of the Art Reviews; Teaching Methods

ABSTRACT

The report discusses and defines consumer education for high school students, describes various consumer education school programs, annotates available sources and resources, and notes several issues needing attention. Consumer education is defined as an effort to prepare students for participation in the marketplace by imparting the understandings, attitudes, and skills which will enable them to make rational and intelligent decisions. The purpose is to help students deal effectively with their contemporary problems, and to prepare them to cope with the problems they will meet in the years ahead. Four broad content areas are included: consumer decision making, economics, personal finance, and rights and responsibilities. The report notes the increasingly important role of consumer education in the schools, and describes high school programs from various states. It also briefly lists teaching strategies and learning activities and describes teacher sources and resources. Consumer education issues still to be resolved include a need for cooperative curriculum planning, a need to identify basic competencies, a need to keep a balanced view of the consumer vs. the producer, and a need to reach beyond just buying and selling into more abstract aspects of consumer education. (CK)

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CURRICULUM REPORT

(ISSN 0547-4205)

March 1980

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TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

CONSUMER EDUCATION: It's a Basic



Changing Consumers and Consumption

Consumers and consumption are not what they used to be. Most of us sense this from our own daily experiences, and national statistics support our personal observations. For example:

- Median family income now exceeds \$16,000 per year, ranging from about \$14,000 in non-metropolitan areas to more than \$20,000 a year in families living in suburban regions of large cities;
- More than three-quarters of American households have some income other than salaries or wages;
- Almost half of all married women hold jobs outside the home;
- Consumers are marrying later than earlier, and more unmarried people are living together;
- The number of divorces is increasing, and, correspondingly, one-parent families, especially those headed by divorced women, are seen more frequently;
- Families are having fewer children, one consequence of which is that the median age of the consuming population is up; and
- The deflating dollar continues to influence consumers and consumption, no matter the size of the income, its source, and the lifestyle it is used to support.



Educating for Those Changes

Some will argue that in a socioeconomic context as unpredictably variable as the current one attempting to provide high schoolers with consumer education is only blowing in the wind. This reaction, however, derives from a limited understanding of the kinds of competences likely to be of most use to people-as-consumers in coping effectively and at least in modest ways influencing the life and times of which they are a part, and a misreading of the potential of carefully designed educational activities for helping young people develop those competences.

What, then, can and ought a consumer education program in a secondary school aim to accomplish? Defining and delimiting the field is not easily done, but the

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definition used by the U.S. Office of Education will help secondary school teachers and supervisors see the inclusiveness of contemporary programs. Says USOE,

Consumers' education is an effort to prepare consumers for participation in the marketplace or in situations involving use of resources, public and private, by imparting the understandings, attitudes, and skills which will enable them to make rational and intelligent consumer decisions in the light of their personal values, their recognition of marketplace alternatives, and social, economic, and ecological considerations.

This is unquestionably an ambitious educational undertaking, but well within the range of the school's overall responsibilities--to help young people to deal effectively with their contemporary problems, and to make such preparation as is possible to cope with the problems they will meet in the years ahead.

A more everyday, usable description of consumer education is provided by the details of the four broad content areas generally considered as making up this instructional field, namely,

- ✓ Consumer decision making, which includes such matters as needs versus wants, the process of choice making, and personal and public values and attitudes as they relate to decision making;
- ✓ Economics, which deals with basic economics, economics specifically related to consumer activities, and the free enterprise system;
- ✓ Personal finance, which includes a study of buymanship and money management; and
- ✓ Rights and responsibilities, which covers consumer protection, laws and regulations, consumer redress mechanisms, and the responsibilities of consumers in our economic system.



Taking That Education Seriously

The desirability of including consumer education in some form in the school curriculum has grown over the years. It is not a development unique to the 1970s, though economic and social circumstances in the last decade or so have done much to underline the need for it and to promote its acceptance by school people and by the public at large. This increasingly prominent role of consumer studies in the schools is clear from data gathered by two recent studies sponsored by the Education Commission of the States. Here are a few highlights from those findings.

- Thirty-one of the states and territories have specific requirements or mandates relating to consumer education. These requirements vary considerably, to be sure. For example:

Twenty-four of the 31 states mandate that students receive instruction. In another state, local schools are required to offer a course, but students are not required to take it. In the remaining six the requirement is only that the state department of education prepare curriculum guidelines.

- In seven of the above 24 mandating states a consumer education course is a requirement for graduation. Another 19 states require instruction without

specifying that it be a course, though it can be.

- Seven states reported that consumer competencies are currently part of their state competency programs. Another seven reported that consumer competencies may eventually be included in either the state or local competency programs.
- Seven of the states and territories have a special state certification requirement or endorsement for the teaching of consumer education.
- Very few of the respondents indicated any substantial activity at the state level, however, in the area of the assessment of student achievement in consumer education.

The two studies from which these few items were taken are: State Consumer Education Policy Manual by Robert J. Alexander, and Consumer Education Project: Final Report edited by Fred T. Wilhelms. These reports are both available from the Education Commission of the States, 1860 Lincoln St., Denver, Colo. 80203.

The National Assessment of Educational Progress, located at the same address, has accumulated a substantial body of information on consumer skills. Schools can obtain a large number of consumer-related questions for possible use in the development of their own tests of consumer knowledge and skills.



CE: Basic But with Options

The ways in which individual secondary schools carry out their responsibility "to prepare consumers for participation in the marketplace" are at least as varied as the state recommendations and mandates mentioned above. Of course, home economics and business education offerings have given careful attention to consumers and their needs for a great many school generations, as have other vocational areas. But these still left a large proportion of teenagers unreached. Now, however, curriculum planning in the field of consumer education is making consumer education available to most, if not all, students in a given secondary school. This "total reach" may come through one or more consumer-oriented courses; it may also be the result of special units in courses in other instructional areas; and it can be achieved by numerous non-classroom activities. (These several approaches are not mutually exclusive; in fact, more than one is likely to be utilized by most schools that take their obligations to young consumers seriously.)

The following notes on a few current school programs illustrate the variety in instructional design now evident in consumer education.

PASADENA UNIFIED SCHOOL DISTRICT, Pasadena, Calif. 91103
Contact: Charles Malouf

A one-semester course in consumer education has been a high school graduation requirement in Pasadena since 1975. Most students take the course in the tenth grade, but some wait until the eleventh and twelfth grades. Malouf says about the course:

After an introduction, we cover techniques for studying and learning, have a look at higher education, and then take up the steps in finding, getting, and keeping a job. (Career planning and career education are important aspects of the course.) After getting our job we must consider taxes before opening up a checking account with the money remaining from salary or wages.

Next, we plan our spending (budgeting), analyze the marketplace (values, advertising, fraud, rights and responsibilities, sources of consumer information, and the economic system), and we learn something about the field of credit.

After a couple of short simulation games we are ready to spend our money: spending money on transportation, insurance, food, clothes, and housing. Next, we consider leisure-time spending, savings, and investing. Finally, we look at the environment as an influence on consumer practices and consumer options. (At this point as well as elsewhere we give attention to the metric system as it affects consumer decision making.)

Each student keeps a notebook that includes assignments and special projects undertaken; pamphlets and other handouts; notes on speakers, films, and field trips, etc. This notebook provides young people with materials and other information for use after the course has been completed.

3] STREATOR TOWNSHIP HIGH SCHOOL, Streator, Ill. 61364
3] Contact: John Crego

Consumer education, an 18-week interdisciplinary course at Streator High School, is taught by teachers in the home economics, social studies, and business education departments. It is required to meet the Illinois Consumer Education mandate. Each department is responsible for a six-week segment of the course, with the following range of offerings:

Social Studies: The marketplace (capitalism, inflation, comparative systems)
Taxation
Consumerism and consumer protection

Business Education: Consumer credit (using, sources of, legislation regarding)
Savings and investing
Insurance

Home Economics: Consumer decision making (financial planning, life-cycle planning)
Record keeping
Buymanship (goods and services, food, transportation, housing,
and appliances)

3] WHITTIER UNION HIGH SCHOOL DISTRICT, Whittier, Calif. 90606
3] Contact: Brad Merica

The Whittier program is another variation in consumer education programming. The school district has an "economics related" graduation requirement which can be met by taking one of three courses offered by business education, home economics, and social studies.

The three courses are titled, respectively, Basic Business Economics, Economics for the Home, and Basic Economics. Each course has the orientation of the field in which it is based, but the overall goals of the three are similar. This pattern, nevertheless, allows the individual student to satisfy the "economics related" requirement by selecting the particular emphasis preferred.

FAIRMONT EAST HIGH SCHOOL, Kettering, Ohio 45420
Contact: Marjorie Adler

Consumer Economics is a one-semester elective course offered by the business department, but open to all tenth, eleventh, and twelfth graders in the school. It has become increasingly popular, so that seven sections of the course are now given. The major units covered are:

Values, Goals, and Choices

Role of values
Setting goals
Attaining goals

Buyership

Buying food, clothing, and
shelter
Buying transportation
Recreation

Financial Security

Savings institutions
Investment principles
Banking services
Types of insurance

Credit

Cost of buying on credit
Government protection in the
area of credit
Computing finance charges

Advertising

Role of advertising
Pros and cons of advertising
Using advertising in shopping

Taxation and Social Security

Consumer Protection

Government agencies
Other agencies
Complaining effectively

There are two among the various projects carried on during the term that students seem to enjoy especially. One of these is the preparation of bulletin board displays based on either individual or group research. These displays are then evaluated by teams of teachers from other classes.

The second is planning and conducting the Consumer Fair in the spring. This provides students an opportunity to tell their story to others in the community--fellow students, teachers, parents, and other citizens. Through exhibits, displays, and the distribution of consumer materials, they report on their research projects, answer questions, and offer advice on consumer problems.

The fair started a number of years ago when students, realizing they were picking up valuable information that others were missing, decided to use a fair to do some sharing with the community. Each fair is built around a theme, among which have been "The Marketplace" and "Stop, Test, and Compare." Students who take Consumer Economics in the fall semester have the chance to participate in planning and staging the fair in the spring if they wish to.

9 WESTSIDE HIGH SCHOOL, 87th and Pacific, Omaha, Nebr. 68124
Contact: LaNeta L. Carlock

Consumer education, a one-semester course at Westside, is open to tenth, eleventh, and twelfth graders. A multi-text approach is used along with a large number of audiovisual aids, supported by many field-action trips. The objectives of the course are:

To learn sound principles of money management and be able to relate these principles to simulated experiences in areas of budgeting, saving, investment, credit, and insurance:

To learn how to be a better buyer, make more effective purchases, and understand one's own buying habits in relation to personal goals and those of society; and

To learn the pros and cons of advertising, housing, leisure activities, taxes, and consumer protection, and in general be a wiser consumer.

Behavioral objectives have been formulated for each of the 10 units that make up the study/learning design of the course. The titles of those units are:

You, the Consumer, in Our American Economy
You, the Consumer, in the Marketplace
Consumer Assistance and Protection
Managing Your Finances
You and Consumer Credit

Effects of Government on You, the Consumer
You, the Consumer, Making Buying Decisions
Planning Your Insurance Program
Selecting a Place To Live
Your Wise Use of Leisure

Students graduating from Westside must pass successfully a consumer competency test as well as competency tests in six other areas.

Since 1978, secondary students in Oregon have been required to earn a unit of credit in the area of consumer education/personal finance to qualify for graduation. Local communities are free to develop their own instructional plans for meeting this mandate, but there are many similarities, at least in course content, among the programs in the state's high schools. Here are two examples.

9 MADISON HIGH SCHOOL, Portland, Oreg. 97220
Contact: Harold Andersen

Consumer resources and practical issues for young consumers are emphasized in the two-semester sequence, "Dollars and Sense," and "Buyer Beware" at Madison. Students complete "minimum," "regular," or "super" project topics, and follow-up testing helps determine student growth.

9 CHURCHILL HIGH SCHOOL, Eugene, Oreg. 97405
Contact: Sue Leabo

Churchill High has a tri-semester sequence with the parts titled, "Money and You," "Buyer Beware," and "Economic Behavior." This sequence is based on interdisciplinary team teaching. Community resources, field experiences, and projects for young consumers are used extensively. A community advisory committee helps with the development and evaluation of the program.

9 SCHOOL DISTRICT OF PHILADELPHIA, 13th and Spring Garden St., Philadelphia, Pa. 19123
Contact: E. Ruth Rodman

A growing number of school systems have ongoing inservice programs in the area of consumer education to assist teachers and schools improve their instruction in this critical field and to assist teachers in keeping in touch with current information about consumers and their needs. One such noteworthy program is the Philadelphia Division of Consumer Affairs Education.

The aim of the Division is to provide a complete support system for teachers and administrators. In its activities it has focused on providing a resource center, program planning, staff development, and classroom supervision.

For schools initiating or expanding consumer education, the Resource Center offers specific consumer curriculum guides, student modules, and sample lessons. The Center maintains extensive collections of texts, workbooks, multi-media kits, videotapes, transparency sets, audio kits, classroom games, and spirit masters. It also maintains a file collection of articles, pamphlets, lesson plans, bibliographies, and handbooks covering 24 consumer topics.

The Resource Center provides inservice courses, workshops, observation days for teachers, and curriculum planning and development sessions. Its staff responds to requests from teachers by telephone, in person, or through visits by staff consumer specialists. Among the inservice courses offered are: "Creating Classroom Experiences in Consumer Education" and "Foods and Nutrition in Consumer Education" for teachers in elementary schools and "Economics, a Consumer Education Approach" and "Foods and Nutrition in Consumer Education" for secondary school teachers.

A council of 35 representatives of business, consumers, and governmental agencies advises the Center staff, participates in staff development, and seeks out supplementary funding as needed for special projects. Here are notes on two such projects:

Consumer Action. Inservice courses are offered twice each school year to prepare teachers for this course for senior high school students. The teachers are provided with a course guide, textbooks for 35 students, and a reference grid for each of the units. The grid lists alternative and enrichment materials available on loan from the resource center. All materials except for the grid itself are from commercial sources.

Parent Partnership Consumer Activities Training. The purpose of this project is to involve parents and children jointly in learning basic consumer skills. (It is aimed at younger students and their families, but is mentioned here as an example of school/community cooperation.) Two booklets provide short stories, games, and other activities for the home, and the staff conducts workshops for parents. Diplomas are awarded to successful families.

HERE AND THERE

Teachers of consumer education have developed a great variety of teaching strategies that encourage student involvement, and many learning activities that carry young people much beyond the practice level and classroom walls. For instance:

- Maintaining a local consumer index
- Replicating tests shown on TV commercials

- Locating and evaluating free recreational facilities within 25 miles of the school
- Establishing student consumer-action teams, which includes channeling consumer complaints to proper agencies
- Exhibiting "white elephants" and analyzing reasons for their purchase
- Observing shoppers in a food store to see how many read labels before buying
- Investigating make-money-at-home schemes
- Visiting small-claims and bankruptcy courts
- Evaluating the condition of a used car that is for sale
- Replicating product tests as given in Consumer Reports and Consumers' Research



Sources and Resources

The growing awareness of the need for the education of consumers--and of those who serve them--has stimulated the development of numerous organizations, both private and governmental, to coordinate and support consumer education efforts among schools and communities. Consequently, a teacher of consumer education no longer has to go it alone, or turn in only one direction for curriculum-making assistance. A few, but by no means all, of those organizational resources are described briefly in the next few paragraphs.

- ▶ State Associations of Consumer Educators. In many of the 50 states, teachers and others involved with consumer education have formed professional associations "to encourage and facilitate communication, cooperation, and coordination, and assistance among all persons and organizations concerned with consumer education." These associations characteristically provide members services such as newsletters, research reports, conferences and workshops, information about consumer-related legislation, and announcements of new teaching/learning materials. A sampling of four state associations now operating effectively can provide CR readers in states without such organizations helpful leads on what to do next.

Consumer Education and Information Association. Contact: E. Thomas Garman, Virginia Polytechnic Institute, Wallace 226, Blacksburg, Va. 24061.

Illinois Consumer Education Association. Contact: David Graf, BEAS Dept., Northern Illinois University, DeKalb, Ill. 60115.

Oregon Association for Consumer Education. Contact: Anne Keast, Bend School District No. 1, Bend, Oreg. 97701.

Consumer Educators of Michigan. Contact: Brenda Schneider, Director of Consumer and Urban Affairs, Manufacturers' National Bank of Detroit, 151 W. Fort St., Detroit, Mich. 48226.

- ▶ American Council on Consumer Interests. Membership includes classroom teachers, researchers, extension staff members, members of consumer action groups, and government agency personnel. Among ACCI publications are The Journal of Consumer Affairs; the Consumer Education Forum; and the ACCI Newsletter, a four-page publication that covers consumer actions at the local, state, federal, and foreign levels and highlights of the activities of consumer-oriented organizations. The bibliography in the Newsletter, covering both print and nonprint information, is

one of the most helpful sources of current consumer information for school people. Contact: American Council on Consumer Interests, 162 Stanley Hall, University of Missouri, Columbia, Mo. 65211.

- Consumer Education Resource Network is a national service organization established by the Office of Consumers' Education, USOE, to provide assistance to all groups concerned with the education of consumers. CERN's functions are (1) to disseminate materials and information; and (2) to provide training and technical assistance in program planning and implementation. CERN issues a monthly publication, ConCERNs, as a forum for the exchange of information and ideas in consumer education, and is available at no charge on request. CERN also operates a comprehensive reference library of consumer education materials and information. Requests for help can be called in on the toll-free number, 800/336-0223. Callers from Virginia dial 522-4616. For further information about CERN and its services, contact: CERN, 1500 Wilson Blvd., Suite 800, Rosslyn, Va. 22209.

A National Consumer Economics Project was initiated in 1978 by the Joint Council on Economic Education with the theme, "Economic Education: A Key to Consumer Proficiency." The project at this point consists of a series of regional summer institutes for school people who are responsible for training teachers of consumer education who are committed to extend their knowledge to classroom teachers through local preservice and inservice courses and workshops. Looking ahead, the project plans to assist in the development and improvement of consumer economics in the nation's schools and of instructional materials in the field of consumer economics.

The first regional institute was held last summer for educators in the Southeast. In the future others will be held in the Midwest, in the East, West Coast, and the Mountains/Plains regions. Secondary school administrators who wish information about institutes and other project activities to be offered in their regions should contact: John Clow, Project Director, JCEE, 1212 Avenue of the Americas, New York, N.Y. 10036, or Joanne Dempsey, Assistant Director, Box 107, Southern Illinois University, Edwardsville, Ill. 62026.

- A Consortium Examines Consumer Education. With support from the Office of Consumers' Education, USOE, three research centers have been working together on a national analysis of consumer education activities in classrooms and communities, leading up to the development of programs and materials appropriate for current and future consumer concerns. Four main questions are being studied by the Consortium's Consumer Education Program Development project:

- What are the major factors which contribute to an effective consumer education program, and what modifications are essential for the improvement of these programs?
- What are the underlying objectives of consumer education today, and how should these be modified to meet current and future demands?
- What are the basic concepts in today's consumer education curricula, and how should they be modified to address current and emerging issues?
- What demonstration and diffusion procedures could be developed for the effective implementation of curriculum and training materials?

In general, this study is producing a revitalized classification of concepts for consumer education, and alternative approaches and materials for the improvement of consumer education programs in a variety of educational settings. Additional

information about the consortium and its study can be obtained from any one of its members:

Center for Advanced Study in Education, Graduate School, City University of New York, 33 W. 42nd St., New York, N.Y. 10036. Contact: Alan Gartner

Michigan Consumer Education Center, Eastern Michigan University, College of Education, Ypsilanti, Mich. 48197. Contact: Rosella Bannister

National Consumers League, 1028 Connecticut Ave., N.W., Washington, D.C. 20036. Contact: Sandra Willett

► NASBE Supports Consumer Education. The National Association of State Boards of Education has been active in promoting state leadership in consumer and economics education. It has been involved in three major ways:

- It prepared a position paper on what it saw as the next steps to advance the state of the art, a paper that was influential in the establishment of the Resource Network and the Consumer Education Program Development project described above;
- Drawing on a grant from USOE, the Association has provided on-site technical assistance to six states in their development of policies and programs in consumer and economic education. This service continues to be available at cost to states and local school districts; and
- NASBE has published a monograph series, Perspectives on Consumer Education, program content, program design, and other topics and issues in this instructional field. Copies can be purchased from NASBE, 526 Hall of the States, 444 North Capitol St., N.W., Washington, D.C. 20001, for \$7.50 a set.



Still Need for Serious Thought

Although consumer education is thriving as an element of the contemporary secondary school curriculum, it is confronted by several issues that are not always recognized and for which entirely satisfactory resolutions have not as yet emerged. Here are notes on a few of those issues.

- ✓ Repetition of topics and activities. The growing practice of including consumer-related topics in different content fields and at various grade levels is to be applauded and encouraged. Nonetheless, this proliferation often is the result of a teacher or a department's interest and vision, and the topics are selected and units developed without much regard for what other teachers or departments may be doing.

This lack of coordination can have two serious consequences: (1) students become disinterested and even bored by the repetition because so much of the treatment never gets beyond an elementary or introductory level; and (2) equally important topics receive little or no coverage. Cooperative curriculum planning on the part of departments seems essential if the repetition-with-gaps is to be avoided.

- ✓ Who's to be in charge? The cooperative curriculum planning just mentioned seems the obvious thing to do, but the question of who is to be in charge of that cooperative endeavor is not easily answered. With their long and honorable history of concern with the education of consumers, teachers in certain secondary content fields do not find it easy to welcome newcomers to their turf. And some of those newcomers may not be ready to acknowledge the academic qualities of other fields than their own.

There is no remedy to promulgate as a universal cure for this difficulty; we have here a case where home remedies are likely to be the most effective. (We do not see a Department of Consumer Education as a secondary school solution.) Some form of integrated effort is necessary if consumer education is to be truly a basic in a high school's instructional plan, and a school should draw on its other experiences in designing such an effort on behalf of consumer education.

- ✓ How to make consumer ed a basic for everyone. In times past the quick answer to that question would be, "Plan a course and make it required of everybody." Today, however, that seems an answer that is unsatisfactory and unworkable, though a course in common may be part of the answer. Fundamental to an answer here is a school's deciding what outcomes it sees as basic, the competences all students ought to develop to at least some defined minimum degree. Not easy to do, but surely an essential curriculum-making activity in this instance.

- ✓ Keeping a balanced view of consumer vs. producer. The frequent lack of balance in consumer education programs is discussed at some length in one section of the final report of the Consumer Education Project, mentioned on page 3, and some excerpts from that discussion will help to define this issue for secondary curriculum designers and teachers.

To begin, "The very nature of their work creates a kind of vocational hazard for consumer educators--the danger of becoming overly negative....In extreme cases it takes the form of a pervasive and exaggerated suspicion of producers and sellers...a fear of a marketplace that is seen as exploitive and hostile." Furthermore, this negativism promotes the view that considers "consumer spending almost as necessary evil to be avoided whenever possible." The author concludes that, "Taking the field as a whole, these tendencies are there, implicitly included in much of what is taught. And they constitute a limiting factor upon the validity, credibility, and useful effectiveness of consumer education."

Establishing and maintaining a balanced view (which is more than providing "equal time") of the interrelationships among the various parts of the consumer's world and its oftentimes conflicting value patterns admittedly is difficult, but making an honest effort to do so is a continuing challenge to everyone involved with consumer education.

- ✓ Reaching beyond just buying and selling. One more quotation from the Project report summarizes very well the premise from which it is to be hoped all consumer educators will work:

In building a program, it will be essential to hold in mind the higher, more abstract aspects of consumer education, as well as the immediate practicalities which press so on all our minds. Consumer education should be down-to-earth, practical, and realistic, yes; but it also holds enormous possibilities at the same time to create social-economic understandings and help each young person to a high sense of values to live by. Some states and curriculum makers have gone to the concept of "survival skills." Good!

But it is still worth reflecting: Which is more necessary for survival--to be able to pick today's best buys, or to develop a philosophical sense of what is worth buying in the first place?

A Few Other Leads

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Current Consumer (subtitle: "The Continuing Guide to Consumer Education") is a monthly publication for student use. School orders of 15 copies or more, \$3.75 per student. For sample copies and other information write the publishers, Curriculum Innovations, 501 Lake Forest Ave., Highwood, Ill. 60040.

KUDOS.....*The development of this issue of the Curriculum Report was sponsored by the ILLINOIS CONSUMER EDUCATION ASSOCIATION. Principal responsibility for organizing the materials used was in the hands of D. HAYDEN GREEN, chairman of the Business Education department of the Oak Park and River Forest High School in Oak Park, Ill.*

Curriculum Report is a bi-monthly publication of the National Association of Secondary School Principals, 1904 Association Dr., Reston, Va. 22091. Annual subscription rate of \$2 is included in the dues of NASSP. Individual subscriptions are not available. Additional copies may be ordered: single copies, 50¢ each; 2-10 copies, 40¢ each; 11-99 copies, 35¢; 100 or more, 30¢. Payment must accompany orders of \$10 or less.

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